

REMARKS/ARGUMENTS

Claims 1-3, 5-13, and 18-20 stand rejected under 35 U.S.C. § 102(e) as being anticipated by Wallman, U.S. Patent No. 6,338,047 ("Wallman"). Applicant respectfully traverses this rejection and requests that the Examiner reconsider and withdraw the rejection.

The Examiner states that Wallman discloses a method of managing group finances via an electronic network. Wallman discloses methods and systems relating to investments, stating, for example, that "[t]he present invention relates generally to methods and systems for creating a collection of securities for investment purposes" (see Wallman, col. 1, lines 26-28). Other examples from Wallman's disclosure include:

[w]hat is needed is a way for individuals to invest so that they can avail themselves of the advantages (e.g., economies of scale, active management) of a mutual fund without being subjected to the attendant disadvantages. What is needed is a way for an investor to invest in a mutual fund, or to have his or her portfolio modified in a manner, that is actively managed by the constantly and dynamically changing individual preferences of a plurality of investors, rather than by a professional manager.

(*id.*, col. 3, lines 47-54); and "[i]t is an object of the present invention to provide investment methods and systems that avoid the above-mentioned difficulties" (*id.*, col. 3, lines 58-60). Wallman does not disclose anything other than systems and methods relating to investments.

Wallman does not teach "[a] method of managing group finances via an electronic network," as claimed by applicant in independent claim 1. See applicant's

claim 1 and, e.g., applicant's specification, p. 2, line 26 - p. 3, line 2, in which the applicants states,

According to the invention there is provided a method of managing group finances via an electronic network. Transaction details are received from a member of the group via an electronic network. The transaction details preferably include a shared expense containing an expense amount and at least one group member responsible for the expense. The transaction details are then assigned to the group and a payment specified by the transaction details is allocated among group members of the group. The method is repeated for a plurality of transactions. The finances of the group may be balanced using accounting mathematics.

The Examiner states that Wallman discloses the step of "receiving transaction details from a member of group via an electronic network," as claimed by applicant in independent claim 1, citing Wallman, col. 8, lines 31-41 and Fig. 2a. Wallman, col. 8, lines 31-41, refers to interface systems common to a wide variety of activities. See, e.g., Wallman, col. 8, lines 31-34, stating, "Referring to FIG. 1, users 110 access the computer-based system integrator and calculator 130 through an interface 120. The interface includes a variety of communications systems" In Fig. 2a, investors 7-10 are depicted as placing orders to buy stocks, and at col. 10, lines 1-2, Wallman states that "Fig. 2a shows the status of the fund immediately prior to executing a batch of transactions." Thus, Wallman's Fig. 2a refers to investors' orders to buy stocks, but such activities are not claimed by applicant.

Therefore, Wallman, as cited by the Examiner, does not disclose the step of “receiving transaction details from a member of group via an electronic network,” as claimed by applicant in independent claim 1.

The Examiner further states that Wallman Fig. 2*b* discloses applicant’s claimed step of “assigning said transaction details to said group,” as claimed by applicant in independent claim 1. In Fig. 2*b*, Wallman continues Fig. 2*a*’s treatment of investors’ activities in securities, stating in the specification, “[t]hese instructions are executed and the result is illustrated in Fig. 2*b*” (see col. 10, lines 14-15), and Fig. 2*b* depicts investors’ ownership shares of the fund. Thus, as cited by the Examiner, Wallman does not disclose applicant’s claim step of “assigning said transaction details to said group,” as claimed in claim 1.

Finally, the Examiner states that Wallman, col. 6, line 22 - col. 7, line 62 discloses applicant’s claimed step of “allocating a payment specified by said transaction details among group members of said group,” as claimed by applicant in independent claim 1. At the Examiner’s citation, Wallman discusses the allocation of cash or securities contributions to a fund and calculation of the pro rata ownership interests of investors in the fund, e.g., in these passages:

[a]n investor would contribute to the fund either securities or, more likely, cash. ... If there is no allocation designated by the investor, the cash could be allocated to purchase pro rata the existing stocks in the fund The pro rata ownership interest of an investor making his first contribution to the fund is calculated by summing the total market value of the fund at the time of the contribution by the investor with the amount of the investor’s

contribution, and then dividing that sum into the amount of the investor's contribution. ... Other investors would similarly contribute and designate. ... Of course, a contribution (or withdrawal) by any member has an effect on the pro rata interests of the other members as well.

Id., col. 6, lines 21-22, lines 47-49 and 62-67; and col. 7, line 35 and lines 52-54.

Wallman does not disclose the step of “allocating a payment specified by said transaction details among group members of said group” claimed in independent claim 1. See applicant’s claim 1 and applicant’s specification, e.g., “This processing of the transaction generally includes allocating each transaction to a group and assigning payments included in the group transaction among group members.” See applicant’s specification, p. 8, line 30 – p. 9, line 13, specifically p. 9, lines 5-7. Therefore, Wallman does not disclose applicant’s claimed step of “allocating a payment specified by said transaction details among group members of said group,” as claimed in claim 1.

Generally, in rejecting claim 1, the Examiner has not provided any explanation or rationale as to why the citations to the Wallman investments system upon which the rejection under § 102(e) is based disclose elements equivalent to the steps of group finance management claimed by applicant in independent claim 1.

Wallman, as cited by the Examiner, discloses neither the “method of managing group finances via an electronic network” of independent claim 1 nor the steps of receiving transaction details, assigning transaction details, or allocating a payment as claimed by applicant in independent claim 1.

For these reasons, applicant requests that the Examiner reconsider and withdraw the rejection of independent claim 1 under § 102(e) and of all claims dependent from claim 1 rejected on that basis.

Claims 4 and 14-17 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over Wallman. Applicant respectfully traverses this rejection. Because Wallman does not disclose independent claim 1, from which these claims depend, any modification of Wallman as suggested by the Examiner would not result in the invention claimed by any of the claims rejected on this basis. Applicant therefore respectfully requests the Examiner reconsider and withdraw the rejection under § 103(a).

For the foregoing reasons, applicants believe that this case is in condition for allowance, which is respectfully requested. The Examiner should call Applicants' attorney if an interview would expedite prosecution.

Respectfully submitted,

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